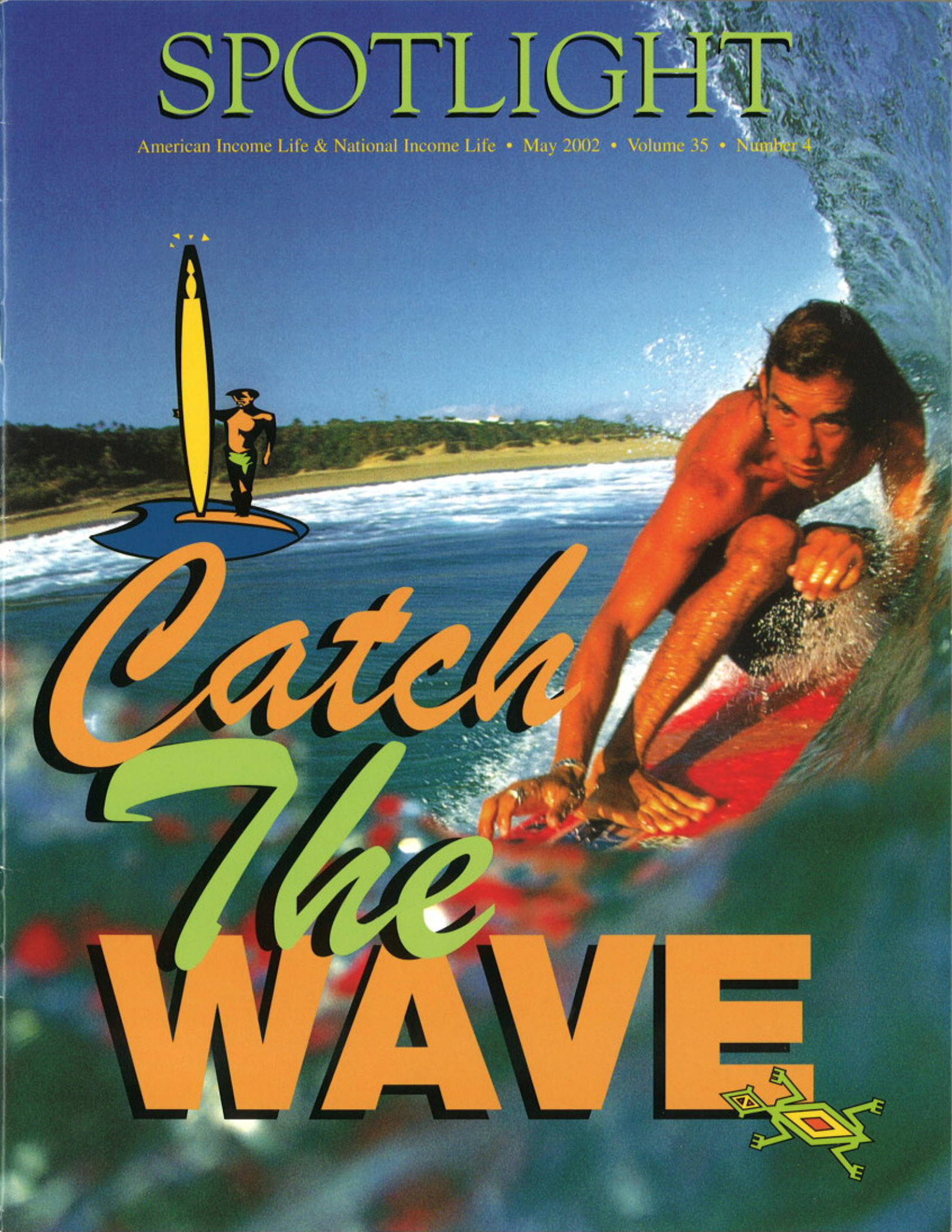


SPOTLIGHT

American Income Life & National Income Life • May 2002 • Volume 35 • Number 4



Catch The WAVE



Catch the Wave

Towards the end of April, I kept thinking would it not be a monumental achievement to have back-to-back \$7 million months? Well, so much for thinking!

Not only did you achieve back-to-back \$7 million months, but you collectively broke the record set in March by writing over \$7.5 million in production. As if the record-breaking production month was not enough, we also passed the 1,800 mark in our field force count. Officially, we now have 1,850 Producers, which is the highest count in American Income's 51-year history.

As we look back over the last year-and-a-half, it is hard not to notice that we have broken Company records left and right. However, none have been as significant as these last two months. Back-to-back \$7 million months — it is amazing!

This amazing achievement can be attributed to each individual who is a part of American Income and National Income. Each of you have not only seen your personal goals realized, but you have seen just how far your individual efforts can take an organization like ours. We are well on our way to making our \$75 million goal a reality, and if we continue at the pace we have set we may even blow \$75 million right out of the water. So, now as we set out to finish the last two quarters, it seems we can ride the wave of our success right to a second record-breaking year.

To most of you riding the wave seems simple enough. Really — how hard can it be? Since January, we have gathered all of our momentum in building our wave, now the only thing we have to do is just wait for gravity to take affect and pull us right into the home stretch. For the wave, scientifically, this is correct. But for us, the waveriders, it is a bit more challenging.

Have you ever been surfing, or perhaps watched someone else surf? Basically, surfing is the same as waveriding. The wave (and surfboard) is the vehicle which transports you to your destination, but it is you who has to do the work to get there.

From a distance surfing seems to be the ultimate relaxation sport, and in turn surfers seem to have the ultimate laid-back

lifestyles. I mean, what more could anyone want out of life — the ocean, the sun, the surf, the sand, the fun and the tan! But when you actually watch a surfer at work, that first impression dies a slow death.

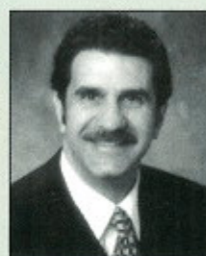
In truth, surfing is anything but laid-back. Surfers have to analyze the weather, chart ocean patterns and examine wave heights. Then they have to pick the right time, the right day and the right wave. And still, after all that, their work has only just begun.

When the right wave comes along, they have to use their athletic prowess to jump the run, slide the pipeline, feel the conditions and rip the foam to the shore. Once on shore, the hard work seems well worth it to see how far they traveled and what they have accomplished.

At American Income and National Income, we are at that stage in our growth for the year where we have analyzed, charted and examined. Right now is the right day, the right time and the right wave is upon us. Now, as waveriders, it is up to us to take all that we have learned to generate our energy which is going to take us to \$75 million and beyond.

Our Producers at AIL continue to learn and grow with each passing year. Each of you has expanded your visions, broadened your limits and committed yourselves to working as a team. Coming together in search of a common goal is what truly defines the spirit of American Income and National Income. Everyday you wake up, head out the door and go for it — it is just that simple! You have put your inhibitions aside, you have braved the gauntlet, all to let the world know that nothing can stand in your way of reaching your goals.

As we face the last two quarters of 2002, and as we get ready to to ride our wave of success, it is important to remember that it will take all of our skill and sales prowess to get on top of the wave. Once there our work will have only just begun. But as you work your board and sight the shore in the distance, just think about how good it is going to feel to look back to see just how far you have come. Let's Ride!



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"To strive, to seek, to find, and not to yield."

— Lord Alfred Tennyson

Dates to Remember

Wednesday, May 29, 2002

All business and P.R. credits must be received in Waco to count for May production.

Thursday, June 20 through Sunday, June 23, 2002

Convention at Caesars Palace in Las Vegas, Nevada.

Wednesday, June 26, 2002

All business and P.R. credits must be received in Waco to count for June production.

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

DeMario Cooper

Leslie Taylor

Joey Kennedy

Bill Wade

Erik Martinez

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers which will be recognized at the 2003 Disney® Awards Presentation are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production, if there is an asterisk by your position, you could be an award winner.

State General Agent Promotions

David Brister has been promoted to State General Agent in Massachusetts. David was formerly a Master General Agent out of Edison, New Jersey under SGA Eric Giglione. David has been with AIL since March 1997.



Nicholas Nitkowski has been promoted to State General Agent in Louisiana. Nicholas was formerly a Master General Agent out of Ft. Lauderdale, Florida under SGA Tom Williams. Nicholas has been with AIL since March 1999.



The Seniors Prevailed

Recently, the Gary Bleier Agency in Wisconsin held a *Freshmen vs. Seniors* contest. *Freshmen* are Agents in their first year of producing, and *Seniors* have over one year of experience.

The winners ate steaks. The losers ate burgers, and had to serve the winners during the meal.

And, the winners were — the Seniors!



Freshmen Jeremy Schlosser and Chris Bender are serving *Seniors* Mark Bleier (foreground) and Mike Sacotte (background).

The Gary Bleier Agency



Spotlight

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MARKETING

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June

Tuesday, June 25 All business must be mailed to the Home Office.
 Wednesday, June 26 All business must be AT the Home Office to be guaranteed for June.
 Thursday, June 27 Business received this day is NOT guaranteed for June.
 Friday, June 28 End of Month — business received this day is NOT guaranteed for June.

July

Thursday, July 4 Home Office holiday.
 Friday, July 26 All business must be mailed to the Home Office.
 Monday, July 29 All business must be AT the Home Office to be guaranteed for July.
 Tuesday, July 30 Business received this day is NOT guaranteed for July.
 Wednesday, July 31 End of Month — business received this day is NOT guaranteed for July.

August

Tuesday, Aug. 27 All business must be mailed to the Home Office.
 Wednesday, Aug. 28 All business must be AT the Home Office to be guaranteed for August.
 Thursday, Aug. 29 Business received this day is NOT guaranteed for August.
 Friday, Aug. 30 End of Month — business received this day is NOT guaranteed for August.

September

Monday, Sept. 2 Home Office holiday.
 Wednesday, Sept. 25 All business must be mailed to the Home Office.
 Thursday, Sept. 26 All business must be AT the Home Office to be guaranteed for September.
 Friday, Sept. 27 Business received this day is NOT guaranteed for September.
 Monday, Sept. 30 End of Month — business received this day is NOT guaranteed for September.

October

Friday, Oct. 25 and Monday, Oct. 28 All business must be mailed to the Home Office.
 Tuesday, Oct. 29 All business must be AT the Home Office to be guaranteed for October.
 Wednesday, Oct. 30 Business received this day is NOT guaranteed for October.
 Thursday, Oct. 31 End of Month — business received this day is NOT guaranteed for October.

November

Friday, Nov. 22 and Monday, Nov. 25 All business must be mailed to the Home Office.
 Tuesday, Nov. 26 All business must be AT the Home Office to be guaranteed for November.
 Wednesday, Nov. 27 End of Month — business received this day is NOT guaranteed for November.
 Thursday, Nov. 28 and Friday, Nov. 29 Home Office holiday.

December

Friday, Dec. 20 and Monday, Dec. 23 All business must be mailed to the Home Office.
 Tuesday, Dec. 24 and Wednesday, Dec. 25 Home Office holiday.
 Thursday, Dec. 26 All business must be mailed to the Home Office.
 Friday, Dec. 27 All business must be AT the Home Office to be guaranteed for December.
 Monday, Dec. 30 Business received this day is NOT guaranteed for December.
 Tuesday, Dec. 31 End of Month — business received this day is NOT guaranteed for December.

Promoted To Supervising Agent

Lacon Adams Hughes-Parekh North Carolina	Kevin Appasamy Rick Altig Manitoba	Dirk Atkinson Robert Smith Oklahoma	Anthony Azzaretto Hancock-Boles Ohio	John Baloun Rick Altig Alberta	Kris Barron Rick Altig Manitoba
Chris Brent Rick Altig Ontario	Stephen W. Bright Larry Geneser Missouri	Darren Brink Vlad Basov Texas	Thomas Camarda Eric Giglione New Jersey	Samuel Cohen Eric Giglione Pennsylvania	Steve Coulson Joshua Chalom Ontario
Roger L. Cox Allan Jennings Utah	James Dunsworth James Surace Ohio	Shaun Ebben Gary Bleier Wisconsin	David Falcone Marc Zipper Florida	John Farley Rick Altig Iowa	Bradley Felton Robert Smith Oklahoma
Jeffrey Ferrara Eric Giglione New Jersey	Derek Frey Bill Jennings Colorado	Sharon Galvin Eric Gligione-Brister Massachusetts	Trina Gonzalez Rick Altig Washington	Eric Grier Eric Giglione New Jersey	Marco Guerrero Lloyd Fitzgerald Texas
Damian Gundick Scott Smith Michigan	Steven Hamm Eric Giglione New Jersey	Nathan Hammond Allan Jennings Utah	Leonard Harris Gary Bleier Wisconsin	Zachary Hart Gary Bleier Wisconsin	Robert Hickman Hancock-Boles Ohio
Lee Hoffman Rick Altig Washington	Gregory Jeffers Eric Giglione New Jersey	Anna Kaherl Daniel Zeoli Massachusetts	Harriet Lundy Larry Geneser Kansas	John Martinez Bill Jennings Colorado	Nick Migliaccio Eric Giglione New Jersey
Elio Mingione Eric Giglione New Jersey	Raomel Morrison Eric Giglione Pennsylvania	Lucas Nagel Mike Jones Ohio	Clay-Nghia Nguyen Vlad Basov Texas	Lawrence Ohms Geneser-Bitman Illinois	Gary Ponting James Surace Ohio
Jeffrey Prince Dennis Ishler Pennsylvania	Robert Rangel Bill Jennings Colorado	Louis Renaud Rick Altig Alberta	Alan Reyes Nicholas Nitkowski Louisiana	Charles Rice Vlad Basov Texas	Sherri Richardson Eric Giglione New Jersey
Rick Risen Rick Altig Wisconsin	Roger Rovekamp Hancock-Boles Ohio	Michael Scardigno Dennis Ishler Pennsylvania	Jessica Sinclair Eric Giglione New Jersey	Graeme Singleton Vlad Basov Texas	Clifton Spears Larry Geneser Missouri
Christy Starr Dennis Ishler Pennsylvania	Robert Tooley Geneser-Bitman Illinois	Andrew Torres Altig-Martyn Ontario	Jerome Tudos Larry Geneser Missouri	Jamey Wallace Scott Smith Florida	Alan Waters Rick Altig Alberta
Christy Wernert Lloyd Fitzgerald Texas	Alfonso Yeargins Eric Giglione Pennsylvania	Larry Young Mike Jones Ohio			

Promoted To General Agent

Linda Amante Rick Altig Washington	Larry Chick Scott Smith Michigan	Denard Cooper Eric Giglione New Jersey	Lazarus Echeta Kevin Pawlowski Texas	Michael C. Garcia Eric Giglione New Jersey	Zenotha Gardner Geneser-Bitman Illinois
Denise Gilbert Scott Smith Illinois	Hong Ing Joshua Chalom Ontario	Timothy Kruse Nicholas Nitkowski Illinois	Matthew Laird Bill Jennings Colorado	James Lawrence Eric Giglione New Jersey	Todd McGinnis Rick Altig Wisconsin
Richard Mok Bill Jennings Colorado	Jefferson Moyers Ali Shahrak North Carolina	Ronald Nelson Rick Altig Washington	Diana Newman Rick Altig Oregon	Robert Olive Scott Smith Illinois	Eugene Shiplett Robert Patterson New Mexico
Moneesha Smith Eric Giglione New Jersey	Michael Soosoo Scott Smith Michigan	Lee Stradley Marc Morton Ohio	Michel Verleysen Eric Giglione Pennsylvania	Antonio Walker Eric Giglione Pennsylvania	Wesley Yarborough Mike Jones Ohio

Promoted To Master General Agent

Robert Biddle Hancock-Boles Kentucky	Carl Boldon Scott Smith Michigan	Kevin Frain Rick Altig Saskatchewan	Damon Hartley Geneser-Bitman Illinois	Mahmoud Kenareh Ali Shahrak North Carolina	Earnest Loveless David Cohen California
James Palmes Nicholas Nitkowski Louisiana	Michael Sacotte Gary Bleier Wisconsin	Brian Schaefer Hancock-Boles Indiana	Richard Stafford Billy Faulkner Virginia	Timothy W. Thompson Robert Smith Oklahoma	Nannette Troutman Rick Altig Oregon
Travis Geneser Larry Geneser Missouri	Henry Moran Robert Patterson New Mexico	Brian Quinn Larry Geneser Kansas			

INDIVIDUAL PRODUCERS



1. Thomas Camarda
Edison, NJ



2. Yanic Santos
Fairview Heights, IL



3. Costa Kyriazis
Burnaby, BC



4. Jefferson Moyers
Raleigh, NC



5. James Dattilo
Jacksonville, FL



6. Al-Karim Walji
Calgary, AB



7. Gregory Jeffers
Edison, NJ



8. David Tubbin
Duluth, MN



9. John Rice
Concord, CA



10. James Holloway
Swansea, IL

INDIVIDUAL PRODUCERS

All Time Record to Beat

★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.	April Qualifiers	
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Thomas Camarda	\$24,430	96		Jeffrey Dinocento	Eric Giglione
2. Yanic Santos	20,738	100		Brian Traboulay	Geneser-Bitman
3. Costa Kyriazis	19,865	90		Elchin Bagirov	Rick Altig
4. Jefferson Moyers	17,920	85		James Dattilo	Ali Shahrak
5. James Dattilo	17,485		76.0	Melinda-Rae Lyse	Marc Zipper
6. Al-Karim Walji	17,381		75.2	John Baldo	Rick Altig
7. Gregory Jeffers	16,438	90		Wendell Bangs	Eric Giglione
8. David Tubbin	16,327		64.5	Doreen Ryan-Foti	Rick Altig
9. John Rice	16,181		65.6	Damon Hartley	Jatoft-Foti
10. James Holloway	16,137	100		Dennis Muth	Geneser-Bitman
11. Robert Moorhead	16,062	98		Patrick Shehan	Rick Altig
12. Billy Vinyard	15,745	95		Eric Nichols	Larry Geneser
13. Timothy Cruise	15,706		71.3	Theodore Pappas	Scott Smith
14. Kelly McDonald	15,671		67.3	Rory Lee	Jatoft-Foti
15. Andrew Rossberg	15,391	91			Richard Rutt
16. Ion Stant	15,365	92			Rick Altig
17. Kim Sprenger	15,315	77			Gary Bleier
18. Steve Fujitani	15,065		81.9	Dennis Muth	Rick Altig
19. Erik Martinez	15,062		87.5	Eric Neal	Geneser-Bitman
20. Richard Morello	14,967	98		Jeffrey Dinocento	Eric Giglione
21. Lance Brown	14,939		72.5	Darren Miller	Cohen-Hartman
22. Lawrence E. Ohms	14,519	89		Damon Hartley	Geneser-Bitman
23. Joseph Ricci	14,504	87		Jeffrey Dinocento	Eric Giglione
24. Robert Stubblefield	14,475	100		Lawrence Hauck	Steve Friedlander
25. Arthur Westergren	14,431		72.3		Tom Williams
26. Scott Georger	14,120	88		Paul Rumbuc	Durhon Oldham
27. Michael Czopek	14,017	100		David Hausman	Eric Giglione
28. Odessa Omoroghomwan	13,965	87		Doreen Ryan-Foti	Jatoft-Foti
29. Gene Noury	13,680		95.2		Daniel Zeoli
30. Nannette Troutman	13,556		73.2	Nannette Troutman	Rick Altig
31. Harold Cowden	13,384	93		Brian Schaefer	Hancock-Boles
32. Christy Wernert	13,193	100			Lloyd Fitzgerald
33. Jennifer Baron	13,185	93		William Cook	Tom Williams
34. Jim Bianchi	13,066		80.1	Paul Rumbuc	Durhon Oldham
35. Joshua Robinson	13,009		67.6	Leslie Taylor	Geneser-Bitman
36. William Richard	12,978		68.2	Michael O'Rourke	Larry Geneser
37. Bret R. Fels	12,974	93		Eric Neal	Geneser-Bitman
38. John Barr	12,889	93			Wittenbach-Ostrovsky
39. Dean Beaucage	12,868		78.2	Patrick Shehan	Larry Geneser
40. John Claxton	12,863		65.9	James Logan	Hughes-Parekh
41. Jacquelyn Reid	12,855	95		DeMario Cooper	Geneser-Bitman
42. DeMario Cooper	12,788		65.9	DeMario Cooper	Geneser-Bitman
43. Donald Spence	12,735		69.2		Ramin Kouladji
44. James Boucher	12,717	88		William Cook	Tom Williams
45. Jessica Bergren	12,583	89		Wendell Bangs	Rick Altig
46. Kendra Roberts	12,573	90		Robert Delesky	Eric Giglione
47. Steven Calver	12,550		83.4		Steve Friedlander
48. Preeti Sahgal	12,469		69.9		Joshua Chalom
49. Errol Doerr	12,439		74.5	Wendell Bangs	Rick Altig
50. Russell Chang	12,329		84.2	Russell Chang	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat					
Timothy Cruise	Net ALP \$242,696	Year 2000	YTD Qualifiers		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Marlon Underwood	\$66,058		70.8	Marlon Underwood	Scott Smith
* 2. James Dattilo	65,674		76.0	James Dattilo	Marc Zipper
* 3. Jefferson Moyers	61,425	85		Elchin Bagirov	Ali Shahrak
* 4. Jim Bianchi	53,547		80.1	Paul Rumbuc	Durhon Oldham
* 5. Timothy Cruise	51,527		71.3	Eric Nichols	Scott Smith
* 6. David Wang	51,496		74.3	David Wang	Scott Smith
* 7. DeMario Cooper	51,062		65.9	DeMario Cooper	Geneser-Bitman
* 8. John Reinbott	50,936		85.4	Leanne Hughes	Eric Giglione
* 9. Harold McSweeney	50,294	77			Robert Patterson
* 10. Kelly McDonald	49,666		67.3		Jatoft-Foti
11. Marc Rosen	49,417		71.6	Jeffrey Dinocento	Eric Giglione
12. Erik Martinez	48,499		87.5	Eric Neal	Geneser-Bitman
13. Joshua Robinson	48,252		67.6	Leslie Taylor	Geneser-Bitman
14. Jennifer Baron	48,038	93		William Cook	Tom Williams
15. Al-Karim Walji	46,785		75.2	Melinda-Rae Lyse	Rick Altig
16. Duane Roth	46,680		76.4	Eric Neal	Geneser-Bitman
17. Joseph Ricci	45,966	87		Jeffrey Dinocento	Eric Giglione
18. Joey Kennedy	45,895		74.0	Gary Williams	Rick Altig
19. Mitchell Clem	45,339		78.9	Nickolay Gusev	Vlad Basov
20. Ramin Maghsoud	44,319		75.8		Vlad Basov
21. Matthew Wolfanger	43,935		84.9	Paul Rumbuc	Durhon Oldham
22. David Tubbin	43,702		64.5	Wendell Bangs	Rick Altig
23. Leslie Taylor	43,612		69.4	Fletcher-Taylor	Geneser-Bitman
24. John Rice	43,169		65.6	Doreen Ryan-Foti	Jatoft-Foti
25. Steve Fujitani	42,871		81.9	Dennis Muth	Rick Altig
26. Steven Greer	42,687		84.9	Paul Rumbuc	Durhon Oldham
27. Ruben Soberanes	42,265		79.0		Jatoft-Foti
28. Julie Wells	42,173		69.6	Nickolay Gusev	Vlad Basov
29. Keith Zabrocki	42,169	90		Bruce Hennick	Marc Morton
30. Mark Bleier	41,979		80.3		Gary Bleier
31. Eric Grier	41,870	90		Leanne Hughes	Eric Giglione
32. Charles Otero	41,757	94		Jonathan Saluk	Richard Rutt
33. Kendra Roberts	41,531	90		Robert Delesky	Eric Giglione
34. Roland Parker	41,256		81.0		Tom Williams
35. Lance Brown	40,712		72.5	Darren Miller	Cohen-Hartman
36. Emmanuelle Fantoli	40,662	90		David Iriye	David Cohen
37. Joseph Schofield	40,631	83		Kevin Bukatman	Eric Giglione
38. Charles Todd	40,525		79.8	Charles Todd	Scott Smith
39. Joseph Moore	40,477	86		John McCreary	Furer-Whittinghill
40. David Ballard	40,476		64.3	Doreen Ryan-Foti	Jatoft-Foti
41. Carl Boldon	40,464		73.7	Robert K. Olson	Scott Smith
42. Derek Sandilands	40,448		75.6	Melinda-Rae Lyse	Rick Altig
43. Moneesha Smith	40,103		73.5	John Huber	Eric Giglione
44. Stephen Bright	40,070		74.8	Brian Quinn	Larry Geneser
45. Dallas Dixon	39,878		74.9	Eric Neal	Geneser-Bitman
46. Douglas Bauknecht	39,830		82.2	Gary Williams	Rick Altig
47. Allen Green	39,461	87		Theodore Pappas	Richard Rutt
48. Steven Calver	39,309		83.4		Steve Friedlander
49. Andrew Rossberg	39,105	91		Theodore Pappas	Richard Rutt
50. Norbert Lopez	39,104	94		Danny Mayorga	Tom Williams

▲ Percentage of Net to Gross

MONETARY DONATIONS

- Rick Altig Agency**
- Contributed \$1,500 to the IBEW 1357 Scholarship fund.
 - Donated \$1,500 to the HERE Local 5 Scholarship fund.
 - Contributed \$391 to the Minnesota Labor World.
 - Donated \$248 to the CAAW/AIL luncheon in Montreal.
 - Gave \$200 to the Oregon USWA 6163 strike fund.
 - Contributed \$750 to the WWBA Scholarship fund.
 - Donated \$250 to the GSBA Scholarship fund.
 - Gave \$25 to the ATU 1505 retirement party in Manitoba.
 - Gave an \$80 donation to the Washington BSOIW.
 - Donated \$400 to the NCA golf tournament.
 - Contributed \$400 to the Quebec Conseil Regional FTQ.
 - Gave \$500 to the Nurses Union Scholarship fund.
 - Donated \$129 to the IWA 1-85 golf tournament.
 - Contributed \$50 to the SEIU/NCFO conference.
 - Contributed \$500 to the Ontario IBT for the "Drive for Education" program.
 - Donated \$500 to the Oahu Philippine Community Council.
 - Gave \$300 to the Ontario OPSEU strike fund.
 - Donated \$340 to the Tennessee Fire Fighters Association.
 - Contributed \$50 to the AFL-CIO Autism Society.
 - Gave \$300 to the Tennessee State Council of Machinists.
 - Donated \$300 to the IBT Local 480 scholarship fund.
 - Donated \$330 to the IBT 515 Little Angels golf tournament.
 - Contributed \$1,000 to the IBEW 126 COPE golf tournament in Hawaii.
 - Gave \$500 to the Edmonton May Week Festival.
 - Contributed \$500 to the UFCW 81 golf tournament.
 - Gave \$150 to the Leahi FCU for door prizes.
 - Donated \$225 to the Kauai Teachers FCU for door prizes.
 - Contributed \$350 to the Schofield FCU for door prizes.
 - Contributed \$46 to the CJA 1388 for door prizes.
 - Gave a \$100 gift certificate to the Oregon IBT 324.
 - Donated a \$100 gift certificate to the Oregon CJA 247.
 - Contributed \$500 to the Dan Gardner Labor Commissioner campaign fund.

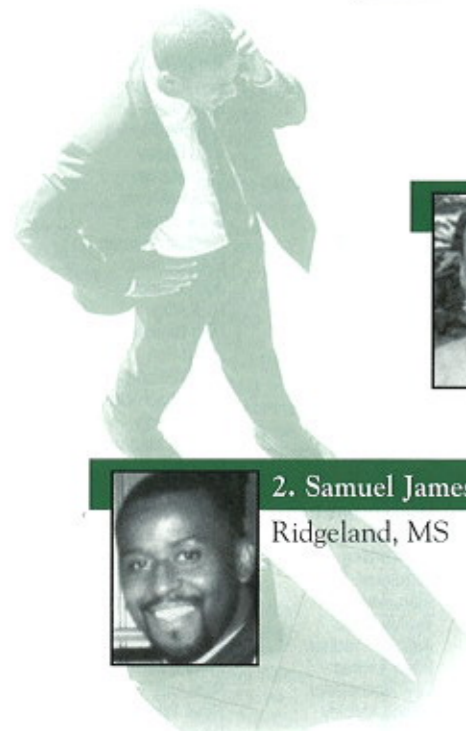
- Gave \$150 to the Oregon Labor Community Services.
 - Gave \$200 to the Oregon CJA 247 raffle.
 - Contributed \$350 to the LPN Association of British Columbia.
 - Donated \$250 to the CUPE 4186.
 - Gave \$100 to the Washington WAPWU for their convention.
- Lisa D'Amico Agency**
- Contributed \$250 to the UMWA District 2 Unemployed Miners golf outing.
 - Donated \$75 for the HERE 57 newsletter.
- Lloyd Fitzgerald Agency**
- Contributed \$78 worth of gift certificates to the Credit Unions for Kids annual meeting.
 - Donated \$50 to sponsor the Credit Union for Kids miniature golf tournament.
- Hughes-Parekh Agency**
- Gave \$100 to the Charlotte Fire Fighters Association 660 for an ad in their annual ad book.
 - Donated \$50 to the North Carolina Association of Private Investigators for an ad in their membership book.
 - Donated \$50 with the Bob Glover Agency to the Fire Fighters golf tournament.
- John Jatoft Agency**
- Gave \$680 to the Merced-Mariposa CLC 13th Annual "Union Yes" dinner.
 - Donated \$150 to the ILWUFSCCU East Bay chapter meeting for casino night.
 - Contributed \$250 to the UAW Local 1797 Dia del Nino 11th Annual Celebration Honoring Youth.
 - Contributed \$300 to the California School Employees Association for their 8th Annual Disaster Relief golf tournament.
 - Donated \$150 to the SEIU Local 790 COPE for their 17th Annual COPE dinner.
- Mike Jones Agency**
- Gave \$2,000 to sponsor the Toledo United Labor Committee Annual golf tournament.
 - Donated \$400 to the monthly Toledo Port Council meeting.

Total \$18,147

OTHER DONATIONS

- Rick Altig Agency**
- Donated to the USWA 667 strike fund.
 - Contributed to the CUPE 500 Scholarship program.
- Cohen-Hartman Agency**
- Donated door prizes and volunteered time at the NCSEA 31st Annual Conference.
- Lloyd Fitzgerald Agency**
- Donated a golf bag and trophy to the Texas League of Credit Unions.
 - Contributed Olive Garden gift certificates to the IBEW 60.
 - Gave a sports cooler to the Credit Union for Kids annual meeting.
- Hughes-Parekh Agency**
- Donated a boom box to the IAM 108 as a door prize.
 - Contributed two country hams to the GT&R Federal Credit Union annual meeting.
 - Gave a TV to the South Carolina & Augusta Building Trades.
- Scott Smith Agency**
- Donated 1,400 lbs. of food to the Woodridge/Downer's Grove Letter Carriers Annual Mother's Day food drive.

SUPERVISING AGENTS



1. Zenotha Gardner
Swansea, IL



2. Samuel James
Ridgeland, MS



3. Camy Smith
Ft. Lauderdale, FL

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Zenotha Gardner	\$42,597	\$50,418	89		5	Eric Neal	Geneser-Bitman
2. Samuel James	32,370	43,813	89		5		Wittenbach-Ostrovsky
3. Camy Smith	21,290	28,305	96		4	Danny Mayorga	Tom Williams
4. Michael Grim	20,021	28,014		64.6	2	Rory Lee	Rick Altig
5. Denard Cooper	19,240	27,023		65.9	2	Jeffrey Dinocento	Eric Giglione

All Time Record to Beat
YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Zenotha Gardner	\$82,402	\$120,757	89		5	Eric Neal	Geneser-Bitman
2. Samuel James	80,503	119,141	89		5		Wittenbach-Ostrovsky
3. Michael Grim	41,944	67,612		64.6	2	Rory Lee	Rick Altig
4. Clifford Carroll	33,149	49,019	93		2	Darren Miller	Cohen-Hartman
5. Jessica Bergren	30,673	65,505	89		1	Wendell Bangs	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Byron Watson
Edison, NJ



2. Errol Doerr
Duluth, MN



3. Israel Pena
Ft. Lauderdale, FL



4. Kevin Surles
Dallas, TX



5. Brian Schaefer
Louisville, KY

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Byron Watson	\$54,846	\$58,251	88		9	Jeffrey Dinocento	Eric Giglione
2. Errol Doerr	53,323	71,662	88		9	Wendell Bangs	Rick Altig
3. Israel Pena	48,355	47,306	99		8	Danny Mayorga	Tom Williams
4. Kevin Surles	39,996	56,163	85		9	David Zophin	Ed Orell
5. Brian Schaefer	38,644	37,774		67.2	5	Gregory Partee	Hancock-Boles
6. Marc Rosen	36,213	43,387	100		4	Jeffrey Dinocento	Eric Giglione
7. Peter Voigt	36,138	38,598	90		7	Matt Henderson	Marc Zipper
8. Marcus Smith	31,508	33,241	96		4	Steve Surace	James Surace
9. Steven Greer	30,707	41,001	93		4	Paul Rumbuc	Durhon Oldham
10. Duane Roth	30,164	39,391	82		5	Eric Neal	Geneser-Bitman

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

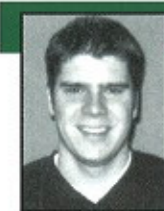
All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Kevin Surles	\$159,787	\$189,487	85		9	David Zophin	Ed Orell
* 2. Errol Doerr	148,176	192,042	88		9	Wendell Bangs	Rick Altig
* 3. Byron Watson	120,173	148,299	88		9	Jeffrey Dinocento	Eric Giglione
* 4. Earnest Loveless	86,639	114,432		74.9	6	Erik Graham	David Cohen
* 5. Darren Austin	83,558	98,577	82		7	Eric Nichols	Scott Smith
6. Steven Greer	83,248	129,530	93		4	Paul Rumbuc	Durhon Oldham
7. Peter Voigt	75,679	85,130	90		7	Matt Henderson	Marc Zipper
8. Carolyn Wittenbach	66,201	108,332	89		6		Wittenbach-Ostrovsky
9. Lisa Donoghue	66,170	97,506		71.3	3	Lawrence Hauck	Steve Friedlander
10. Duane Roth	65,392	98,538	83		5	Eric Neal	Geneser-Bitman

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY



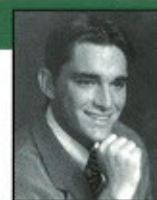
2. Jeffrey Dinocento
Edison, NJ



3. Eric Neal
Swansea, IL



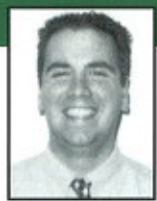
4. Wendell Bangs
Duluth, MN



5. Brandon Geneser
Kansas City, MO



6. Kevin Bukatman
Plymouth Meeting, PA



7. Lee Conti
Los Angeles, CA



8. Michael O'Rourke
St. Louis, MO



9. Gregory Partee
Louisville, KY



10. William Cook
Ft. Lauderdale, FL

MASTER GENERAL AGENTS

April Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$178,549	\$186,779		78.7	24	Durhon Oldham
2. Jeffrey Dinocento	152,260	173,806		68.1	18	Eric Giglione
3. Eric Neal	130,657	149,514		79.4	21	Geneser-Bitman
4. Wendell Bangs	104,546	132,517		75.4	17	Rick Altig
5. Brandon Geneser	92,166	104,639		72.8	13	Larry Geneser
6. Kevin Bukatman	82,774	83,031	87		13	Eric Giglione
7. Lee Conti	79,910	89,536		73.5	17	David Cohen
8. Michael O'Rourke	69,947	74,991		66.3	8	Larry Geneser
9. Gregory Partee	68,386	94,160		72.5	14	Hancock-Boles
10. William Cook	66,100	71,239		65.8	21	Tom Williams
11. Gregory Strausser	64,712	76,462		66.9	16	Scott Smith
12. John McCreary	62,840	62,399		73.5	14	Furer-Whittinghill
13. Stephen Ross	62,111	73,753		76.8	11	Steve Friedlander
14. Erik Graham	61,439	130,963		80.4	12	David Cohen
15. Lawrence Hauck	61,190	74,435		74.8	9	Steve Friedlander
16. Doreen Ryan-Foti	59,889	104,309		64.9	15	Jatoft-Foti
17. Dan Phillips	57,533	58,470	90		10	Bill Jennings
18. Steven Lee	54,770	75,018		69.7	17	Rick Altig
19. Christine Hartman	54,333	102,402		70.8	11	Cohen-Hartman
20. Marcellus Adams	51,441	52,729		67.1	12	Allan Jennings

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$583,688	\$614,085		78.7		Durhon Oldham
* 2. Jeffrey Dinocento	440,860	548,760		68.1		Eric Giglione
* 3. Eric Neal	439,845	485,617		79.4		Geneser-Bitman
* 4. Wendell Bangs	327,333	388,647		75.4		Rick Altig
* 5. David Iriye	258,241	271,727		69.8		David Cohen
6. Stephen Ross	238,746	280,563		76.8		Steve Friedlander
7. Christine Hartman	231,182	348,495		70.8		Cohen-Hartman
8. Lee Conti	223,577	252,060		73.5		David Cohen
9. Brandon Geneser	218,585	261,839		72.8		Larry Geneser
10. Kevin Bukatman	209,588	221,668	87			Eric Giglione
11. John McCreary	205,941	208,646		73.5		Furer-Whittinghill
12. Paul Rumbuc	196,584	193,196		79.8		Durhon Oldham
13. Doreen Ryan-Foti	195,274	346,815		64.9		Jatoft-Foti
14. John Akers	194,432	198,846		68.9		Chris Lafond
15. Leanne Hughes	191,782	221,126		65.7		Eric Giglione
16. William Cook	186,444	196,745		65.8		Tom Williams
17. Steven Lee	185,051	249,990		69.7		Rick Altig
18. Gregory Partee	182,930	297,817		72.5		Hancock-Boles
19. Theodore Pappas	181,167	198,446		85.1		Richard Rutt
20. Michael O'Rourke	171,521	182,357		66.3		Larry Geneser

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

April Bonus Qualifiers

Paul Rumbuc \$15,584	Scott Sonnenberg \$4,902	Eric Nichols \$2,429	Duane Roth \$1,109	Maria Bellajaro \$602
Jeffrey Dinocento \$12,075	George Vrbanc \$4,775	Tim Thompson \$2,246	Yumiko Yamashita \$1,087	Hal Herman \$600
Eric Neal \$10,562	David Hausman \$4,606	Steve Surace \$2,243	Michel Cyr \$1,084	Tiffany Hunt \$564
Michael O'Rourke \$8,722	Daniel Blair \$4,263	Steven Jakubczak \$2,194	Stephen Liberto \$1,060	Abraham Kim \$560
Brandon Geneser \$7,787	Christine Hartman \$4,257	Paula Cooper \$2,188	Errol Doerr \$989	Joshua Robinson \$449
Wendell Bangs \$7,719	Dennis Muth \$4,189	Wayne Hendricks \$2,162	Arkadi Nulman \$951	Michel Verleysen \$449
Lawrence Hauck \$7,416	James Logan \$4,152	James Peate \$1,986	John Hancock \$913	Barry Deardorff \$367
Gregory Partee \$6,846	Steven Lee \$4,145	Jeff Churchfield \$1,925	Steven Greer \$800	Lorena Barriere \$352
Bill Cook \$6,772	Gregory Strausser \$3,519	Marc Rosen \$1,735	Richard Mok \$759	Pamela Drury \$342
Kevin Bukatman \$6,616	Theodore Pappas \$3,490	Byron Watson \$1,510	Marcus Smith \$748	Darren Austin \$341
David Iriye \$6,383	Erik Graham \$3,468	Brian Schaefer \$1,376	Robert Olson \$717	Allen Green \$329
Dan Phillips \$6,267	John Baldo \$3,007	David Melcher \$1,365	Jeffrey Bell \$715	John Bulecza \$326
John McCreary \$6,153	Marcellus Adams \$2,927	Marlon Underwood \$1,352	Lisa Donoghue \$697	Earnest Loveless \$313
Lee Conti \$5,882	Jason Launius \$2,786	Gay Deitch \$1,314	Antonio Walker \$682	Matthew Laird \$287
Patrick Shehan \$5,561	James Beck \$2,672	Narinder Dhillon \$1,236	Dorian Oldham \$651	Gary Williams \$284
Robert Delesky \$5,265	Fletcher-Taylor \$2,649	Timothy Collier \$1,166	Jim Bianchi \$645	Francisco Perez \$280
Melinda-Rae Lyse \$5,263	Steve Foti \$2,515	Tony Sutton \$1,142	Steve Fujitani \$643	Derek Sandilands \$263
Stephen Ross \$5,026	David Wang \$2,493	Brian Waller \$1,111	Peter Hamm \$616	Joel Cole \$91

Total \$253,059

**The Labor Advisory Board —
A Company Tradition**

Thirty-five people sat around a long table in New Orleans discussing the uneven American economy, and the upcoming congressional elections. Emotions ran high and the conversation was free-flowing.

American Income Life founder Bernard Rapoport and CWA International President Morty Bahr co-chaired the session. Our President, Roger Smith, Chairman and CEO Mark McAndrew, Jules Pagano and I listened in. Two distinguished economists and two current congressional leaders were present as well. The rest were union officials representing a broad cross-section of labor.

This was the February meeting of the AIL Labor Advisory Board, a long-standing Company tradition. We talked about how we — the Company and the international unions we serve — can help one another.

Two distinct points of view quickly surfaced. Labor representatives, reflecting the sentiments of their members, were eager for democratic congressional leaders to take more forceful stands against administration tax policies that favor the super-rich, and imports based on starvation wages. They cited figures reinforcing the need for action to increase the minimum wage, and their members wanted something done on affordable health care.

U.S. House leaders Martin Frost and Nita Lowey emphasized the difficulties in getting any progressive legislation passed in a House where the slim majority rests tightly in the hands of archconservatives. They kept stressing the need for unity and help with the elections to change the numbers and put labor's friends back in the majority.

Both sides were right. Each needed that forum to express concerns which plagued them, and each needed equally to

hear what the other was saying. As I sat listening, I could feel the real heart behind the words.

It brought back a scene from two decades ago. In 1981, having been struck by an attempted assassin's bullet, a recovering Ronald Reagan came to Congress under a mantle of heroism. People everywhere wanted to uphold and encourage him, just as they do now with President George W. Bush following the horrifying events of September 11.

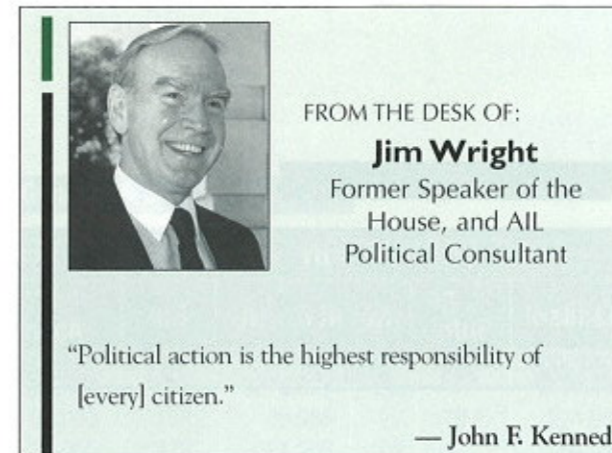
In that emotional atmosphere, Reagan pushed through a package of harsh cuts in the programs that benefit ordinary people. He followed these with a deceptive three-year tax cut loaded with costly benefits for the biggest corporations. The national debt suddenly tripled! Speaker Tip O'Neill and I, then the majority leader, made every argument we could but to no avail. The tide was running against us.

After two election cycles, winning seats in both the Senate and the House of Representatives, we turned that

tide. As I became speaker, we were calling the shots. In January 1987, I listed ten bills in our agenda. We passed all ten, even overcoming vetoes on three.

This could not have been done without the enthusiastic help and cooperation of labor — America's working men and women.

So it is with American Income Life. We have forged a strong partnership with those we serve. We have never forgotten where we came from, and, as we reach boldly toward an exciting \$75 million year, we are undergirded by one certainty: every penny of what we have promised to our clients will be there for them when they and their loved ones need it, and that is a good feeling!



FROM THE DESK OF:
Jim Wright
Former Speaker of the House, and AIL Political Consultant

"Political action is the highest responsibility of [every] citizen."

— John F. Kennedy

STATE GENERAL AGENTS



Larry Geneser

Category I	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Larry Geneser	\$324,222	\$108,000	300	\$367,657			67.7	\$1,254,350	\$444,000	283	\$1,468,440
Eric Giglione	490,012	168,000	292	586,949			66.3	1,555,423	672,000	231	2,013,319
Scott Smith	365,831	204,000	179	562,011			66.9	1,361,343	828,000	164	2,027,362
David Cohen	235,712	144,000	164	358,093			74.2	780,124	576,000	135	1,255,371
Rick Altig	649,226	456,000	142	1,064,001			68.6	2,428,571	1,824,000	133	4,079,361
Hancock-Boles	99,959	96,000	104	169,657			68.7	341,556	384,000	89	573,060



Durhon Oldham

Category II	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$178,549	\$72,000	248	\$186,779			79.1	\$603,991	\$288,000	210	\$612,221



Tom Williams

Category III	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$158,666	\$60,000	264	\$213,580			66.8	\$560,752	\$240,000	234	\$779,256
Marc Morton	91,260	60,000	152	116,671			72.6	402,127	240,000	168	513,365
Cohen-Hartman	74,670	60,000	124	161,331			71.6	296,134	240,000	123	543,869
Mark Hancock	74,042	60,000	123	90,968			66.0	250,702	240,000	104	331,894

STATE GENERAL AGENTS



Steve Friedlander

Category IV	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$149,500	\$48,000	311	\$176,444			74.5	\$483,063	\$192,000	252	\$582,066
Bill Jennings	133,860	48,000	279	156,740			68.5	392,653	192,000	205	467,762
Furer-Whittinghill	90,174	48,000	188	97,170			70.1	391,176	192,000	204	443,968
Robert Smith	49,408	48,000	103	52,645			66.7	183,312	192,000	95	246,059
Joseph Manone	48,937	48,000	102	151,404			70.5	222,999	192,000	116	552,360



Larry Geneser & Slav Bitman

Category V	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman	\$227,169	\$36,000	631	\$278,677	90			\$539,340	\$108,000	499	\$675,822
Chris Lafond	71,710	36,000	199	89,986		70.1		274,904	144,000	191	337,106
Giglione-Brister	64,023	36,000	178	81,206	100			64,023	36,000	178	81,206
Tim Schroeder	42,757	36,000	119	44,863		64.9		134,014	144,000	93	148,393
Ramin Kouladji	41,734	36,000	116	78,561		69.5		124,262	144,000	86	264,370



Allan Jennings

Category VI	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Allan Jennings	\$62,468	\$36,000	174	\$64,880	88			\$155,385	\$144,000	108	\$190,279
Wittenbach-Ostrovsky	72,044	48,000	150	79,955	88			209,664	180,000	116	239,373
Hughes-Parekh	84,752	72,000	118	113,012	85			224,792	276,000	81	335,185

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Richard Meshulam
Los Angeles, CA



Bernard Wendekier
Kaneohe, HI

Category B:



Erin McKee
Columbia, SC



Robin Andrade
Framingham, MA

Category C:



Darrell Dorey
Halifax, NS

Record Breaker!



William Gibson
Woodridge, IL

April Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	22,423	Rick Altig
2. Richard Meshulam	9,700	David Cohen
3. Malka Arony	5,258	Cohen-Hartman

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Richard Meshulam	6,509	David Cohen
2. Bernard Wendekier	3,797	Rick Altig
3. Erica Dalager	3,786	Rick Altig
4. Suzanne Powers	3,153	David Cohen
5. Robin Denham	2,879	Larry Geneser

Category B	No. Cards	SGA
1. Erin McKee	5,446	Hughes-Parekh
2. Robin Andrade	2,671	Giglione-Brister
3. Laurie Onasch	1,746	Manone & Altig
4. Catherine Briggie	1,674	Cohen-Hartman
5. William Verbeten	1,536	Joseph Manone

All Time PR Group Production Record

Month: 119 groups Darrell Dorey

Category C	No. Groups	SGA
1. Darrell Dorey	125	Ramin Kouladji
2. William Gibson	22	Scott Smith
3. Malka Arony	15	Cohen-Hartman
3. Richard Case	15	James Surace
3. John Wilkinson	15	Scott Smith

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	67,067	Rick Altig
*2. Richard Meshulam	15,527	David Cohen
3. Malka Arony	13,008	Cohen-Hartman

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Spano	14,201	Scott Smith
*2. Brenda DiSomma	12,048	Eric Giglione
*3. Richard Meshulam	11,614	David Cohen
4. Robin Denham	10,720	Larry Geneser
5. Anthony Gentili	8,912	Chalom & Altig

Category B	No. Cards	SGA
*1. Lydia Hovanski	8,368	Allan Jennings
*2. Laurie Onasch	7,648	Manone & Altig
*3. Erin McKee	5,840	Hughes-Parekh
4. Malka Arony	4,726	Cohen-Hartman
5. Sandra Johnson	4,580	Gary Bleier

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	313	Ramin Kouladji
*2. Richard Case	51	James Surace
*3. William Gibson	48	Scott Smith
4. Joseph Ward	45	Geneser-Bitman
5. Jennifer Opra	44	Larry Geneser
5. Patti Morgan	44	Schroeder & Basov

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

Qualifiers

Joseph Ward	\$863
Richard Case	\$863
Darrell Dorey	\$863
Vivian Dwyer	\$863
Richard Meshulam	\$825
Suzanne Powers	\$788
Bernard Wendekier	\$750
Jennifer Opra	\$750
Susan Kelleher	\$750
Brenda DiSomma	\$748
Robin Denham	\$748
Terrie Hobson	\$715
Kenneth Altizer	\$575
David Blaisdell	\$575
Rona Spano	\$575
Anat Cohen	\$525
Becky Cutler	\$525
Jacqueline deVooght	\$500
Robin Andrade	\$500
Joseph Westfall	\$500
Cheryl Cook	\$500
Leo VanDenBussche	\$460
Laurie Onasch	\$460
William Verbeten	\$420
Linda Bauknecht-Hicks	\$400
Catherine Briggle	\$400
William Gibson	\$345
Susan Gilbert	\$300
Eileen Hanson-Kelly	\$300
Sandra Johnson	\$300
Ayanna Prendergast	\$275
Susan Cooksey	\$250
Erin McKee	\$250
John Molina	\$250
Jenny Williams	\$230
Anthony Gentili	\$210
Lydia Hovanski	\$200
Roger Johnson	\$200
Gilbert Sciacqua	\$200
Irene Rurycz	\$200

Total
\$19,951



JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

AIL's Labor Advisory Board Welcomes...

Tom Lee was elected International President of the American Federation of Musicians (AFM) by the delegates at the 94th AFM Convention in June 2001.

Prior to that, Lee was elected secretary-treasurer in March 1999 by the International Executive Board of the AFM to fill a vacated position. The delegates at the July 1999 convention then elected Lee, by acclamation, to a new two-year term. In less than a year, he streamlined the financial operations of the AFM, completed a new design of the union's monthly newsletter, designed a new employee medical policy saving more than \$100,000 annually, implemented cost saving measures through a more efficient use of existing office space, and is currently working on a variety of projects which will benefit all AFM members.

As a working musician, Tom Lee served 24 years on active military duty as a pianist with *The President's own Marine Band*, performing three or more days a week at the White House. He served through seven presidential administrations in this capacity beginning with the Johnson administration and ending mid-term during Bush 41's administration. After retiring from the *Marine Band* in 1990, he continued to perform in hotels and other venues in the Washington, D.C. area.

Lee first became active in union issues in the late 1970s when he lobbied the AFM to admit military musicians into union membership. Before his successful effort, military musicians were prohibited from either joining the AFM or maintaining their membership in the union. Lee also played a major role in lobbying to lift a 70-year restriction which kept military musicians from performing "off-base" for money — a restriction that did not apply to other military personnel.

Lee was first elected to the AFM Executive Board of Local 161-710 in 1980 and was elected secretary-treasurer in 1990. As a local officer, he devoted himself to effectively resolving member problems and updating office procedures for greater efficiency.

Lee also negotiated for, and offered assistance to, members of the National Symphony, the Kennedy Center Orchestra, and the National Theater Orchestra.

In 1991, Lee was elected to the International Executive Board (IEB) of the AFM — a position held until his election to the position of vice president in 1995. As a member of the IEB, Lee used his background and experience as secretary-treasurer of AFM Local 161-710 to actively promote the union's legislative agenda while serving as chair of the IEB's TEMPO-PCC/Legislative committee. He has represented the interests of AFM members on such issues as Live-PALRA, NEA funding, copyright reform and performance rights, and also chaired the committee dealing with legislative and political contributions.

Lee represented his members as a delegate to seven AFM

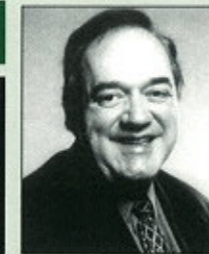
Conventions. For many of those years, he was a member of the finance committee, which reviews AFM finances and evaluates all recommendations and resolutions concerning the AFM's fiscal stability. This experience together with his tenure on the Executive Board, provides the background which qualifies him to serve as the AFM's president.

As a student at the George Washington University School of Business in the early 1970s, Lee became fully aware of how

important an efficient-running financial department is to any organization. Lee brings the skills he learned in college, and the development he received at Local 161-710 together in examining all aspects of AFM operations and reform.

Tom Lee was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Lee brings a career-long advocacy of labor and an extensive knowledge of financial matters to this premier advisory board. Lee's dedication to efficiency, and his proficiency in organization will be a welcomed addition to the board. American Income is looking forward to a long and continued partnership with Mr. Lee.

Congratulations!



INTRODUCING:
Thomas F. Lee
President of the American Federation of Musicians

"Good management is to first define the goal, then allow those around you to use their creative power to build a structure to realize that goal."

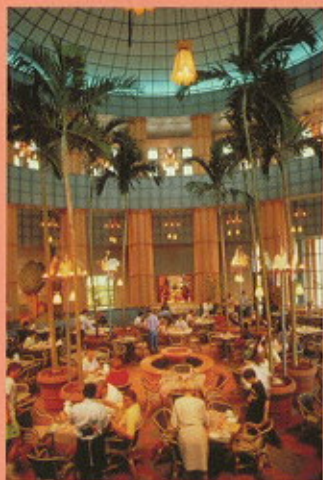
— Thomas F. Lee



One Great Taste Deserves Another at the Walt Disney World Swan



The WALT DISNEY WORLD SWAN and DOLPHIN Hotel is located in the Epcot® Resort area of the Walt Disney World® Resort. A stroll along Disney's BoardWalk entertainment district brings you to the doorstep of Epcot®. Or, embark on a leisurely cruise along the waterways that lead to Epcot® and Disney-MGM Studios. The Magic Kingdom® Park and Disney's Animal Kingdom® Theme Park are only a moment's ride by complimentary shuttle. Amidst all the fun and fantasy is the hotel's reputation for superior service. You enjoy seventeen restaurants and lounges including Italian, steak and seafood, sushi bar, 24-hour room service and more. Here are just a few of the restaurants you can enjoy during your stay at the Swan.



Shula's® Steak House and Lounge

Enjoy a perfect dinner at one of the top five steak houses in America.

Paiolo

A festive, casually elegant Italian bistro.

Kimono's

Award-winning, authentic Japanese sushi bar where the art of sushi is created nightly before your eyes.

Gulliver's Grill

Inspired by the classical take of "Gulliver's Travels," you'll dine within a giant bird cage and enjoy traditional American cuisine.

Coral Cafe

A colorful, under-the-sea inspired family-style eatery, serving breakfast and lunch.

Garden Grove Cafe

Enjoy casual dining in our sunny, garden gazebo.

Splash Grill

Come on over for lunch and snacks, just steps away from the pool and beach.

Cabana Bar & Grill

Poolside fun with sandwiches, salads, ice-cold beverages and more.



Other amenities consist of four lighted tennis courts, supervised children's programs, five pools, including a three-acre grotto pool and white sand beach, jogging trails, health clubs, saunas, massage therapy, beauty salon, and the nearby Disney's Fantasia Gardens Miniature Golf courses. The hotel also features a shopping arcade with resort fashions, jewelry, and Disney sundries. In addition, Downtown Disney® area and Disney's BoardWalk entertainment district have even more shops and restaurants for you to relish. You enjoy unique Disney benefits including complimentary transportation to all Walt Disney World Theme Parks and attractions, Disney character dining, priority seating at selected Walt Disney World restaurants, and on-site Disney ticket desks.



WALT DISNEY WORLD

SWAN

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